CLARATION FOR PATENT APPLICATION AND POWER OF ATTORNEY

All a below lamed invento	r, I hereby declare that my residence, p	oost office address and citizenship are	as stated below	next
to my came; I believe that I am the	original, first and sole inventor (if onl	ly one name is listed below) or an ori	ginal, first and	joint
inventor (hall ADE) ames are listed	below) of the subject matter which is o	claimed and for which a patent is sou	ght on the inver	ntion
entitled "METHODS AND AF	PARATUS FOR ALLOWING IN	NTERNET BASED PURCHASES	S BASED OF	N A
TEMPORARY CREDIT CARD	NUMBER," the specification of whi	ich (check one): is attached here	to; 🛭 was file	d on
November 16, 2000 as Application	on Serial No. <u>09/713,868</u> and was an	nended on		(if
applicable); was filed as PCT In	nternational Application No.	on and was am	ended under Ai	rticle
	f applicable). I hereby state that I ha			
identified specification, including the	ne claims, as amended by any amendmen	nt(s) referred to above. I acknowledge	e the duty to disc	close
to the Patent and Trademark Offic	e all information known to me to be m	aterial to patentability as defined in 3	37 C.F.R. §1.5	6.
I hereby claim foreign p	riority benefits under 35 U.S.C. §119	9 of any foreign application(s) for p	patent or inven	tor's
certificate or of any PCT internation	onal application(s) designating at least o	one country other than the United Stat	es of America l	isted
below and have also identified be	elow any foreign application(s) for pa	atent or inventor's certificate or any	PCT internat	ional
application(s) designating at least o	ne country other than the United States	of America filed by me on the same s	ubject matter ha	iving
a filing date before that of the app	lication(s) of which priority is claimed:	:		
			Priority Cla	
(Application Serial Number)	(Country)	(Day/Month/Year Filed)	□ Yes	□ No
	(Canada)	. ,		
(Application Serial Number)	(Country)	(Day/Month/Year Filed)	Yes	No
I hereby claim the benefit	under 35 U.S.C. §119(e) of any Unite	ed States provisional application(s) li	sted below:	
(Application Serial Number)		(Day/Month/Year Filed)		
(Application Serial Number)		(Day/Month/Year Filed)		
• • •		·		
I hereby claim the benefit	t under 35 U.S.C. §120 of any United	States application(s) or PCT interna	tional application	on(s)
designating the United States of A	merica listed below and, insofar as the	subject matter of each of the claims	of this applicati	on is
not disclosed in the prior application	on(s) in the manner provided by the fir	st paragraph of 35 U.S.C. §112, I ac	knowledge the	duty
•				

designating the United States of America listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior application(s) in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which occurred between the filing date of the prior application(s) and the national or PCT international filing date of this application:

(Application Serial Number)	(Day/Month/Year Filed)	(Status-Patented, Pending or Abandoned)	
(Application Serial Number)	(Day/Month/Year Filed)	(Status-Patented Pending or Abandoned)	

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. §1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.



37 CFR 1.56. DUTY OF DISCESSURE - INFORMATION MATERIAL TO PATENTABILITY (Applicable Portion)

(a) Content by the very nature is affected with a public interest. The public interest is best served, and the most effective patent examination materials when, at the time an application is being examined, the Office is aware of and evaluates the teachings of all information material to patentability. Each individual associated with the filing and prosecution of a patent application has a duty of candor and good faith in dealing with the Office, which includes a duty to disclose to the Office all information known to that individual to be material to patentability as defined in this section. The duty to disclose information exists with respect to each pending claim until the claim is canceled or withdrawn from consideration, or the application becomes abandoned. Information material to the patentability of a claim that is canceled or withdrawn from consideration need not be submitted if the information is not material to the patentability of any claim remaining under consideration in the application. There is no duty to submit information which is not material to the patentability of any existing claim. The duty to disclose all information known to be material to patentability is deemed to be satisfied if all information known to be material to patentability of any claim issued in a patent was cited by the Office or submitted to the Office in the manner prescribed by §§ 1.97(b)-(d) and 1.98. However, no patent will be granted on an application in connection with which fraud on the Office was practiced or attempted or the duty of disclosure was violated through bad faith or intentional misconduct. The Office encourages applicants to carefully examine:

- (1) prior art cited in search reports of a foreign patent office in a counterpart application, and
- (2) the closest information over which individuals associated with the filing or prosecution of a patent application believe any pending claim patentability defines, to make sure that any material information contained therein is disclosed to the Office.

Information relating to the following factual situations enumerated in 35 USC 102 and 103 may be considered material under 37 CFR 1.56(a).

35 U.S.C. 102. CONDITIONS FOR PATENTABILITY: NOVELTY AND LOSS OF RIGHT TO PATENT

A person shall be entitled to a patent unless --

- (a) the invention was known or used by others in this country, or patented or described in a printed publication in this or a foreign country, before the invention thereof by the applicant for patent, or
- (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of the application for patent in the United States, or
 - (c) he has abandoned the invention, or
- (d) the invention was first patented or caused to be patented, or was the subject of an inventor's certificate, by the applicant or his legal representatives or assigns in a foreign country prior to the date of the application for patent in this country on an application for patent or inventor's certificate filed more than twelve months before the filing of the application in the United States, or
- (e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has fulfilled the requirements of paragraph (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent, or
 - (f) he did not himself invent the subject matter sought to be patented, or
- (g) before the applicant's invention thereof the invention was made in this country by another who had not abandoned, suppressed, or concealed it. In determining priority of invention there shall be considered not only the respective dates of conception and reduction to practice of the invention, but also the reasonable diligence of one who was first to conceive and last to reduce to practice, from a time prior to conception by the other.

35 U.S.C. 103. CONDITIONS FOR PATENTABILITY; NON-OBVIOUS SUBJECT MATTER (Applicable Portion)

A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negatived by the manner in which the invention was made.

Subject matter developed by another person, which qualifies as prior art only under subsection (f) or (g) of section 102 of this title, shall not preclude patentability under this section where the subject matter and the claimed invention were, at the time the invention was made, owned by the same person or subject to an obligation of assignment to the same person.

35 U.S.C. 112. SPECIFICATION (Applicable Portion)

The specification shall contain a written description of the invention, and of the manner and process of making and using it, in such full, clear, concise, and exact terms as to enable any person skilled in the art to which it pertains, or with which it is most nearly connected, to make and use the same, and shall set forth the best mode contemplated by the inventor of carrying out his invention.

by appoint as my attorneys, with full powers upstitution and revocation, to prosecute POWER OF ATTORNEY: I the Patent and Trademark Office connected ewith: this application and JUL 2 3 2001 Alvin D. Shulman (19912)
Allen H. Gerstein (22, 3)
Nate F. Scarpelli (22, 32)
Nate F. Scarpelli (22, 4)
Nate F. Scarpelli (22, 4) ard H. Anderson (26,526) Kevin D. Hogg (31,839) Robert M. Gerstein (34,824) rick D. Ertel (26,877) Jeffrey S. Sharp (31,879) David W. Clough (36,107) ames P. Zeller (28,491) Martin J. Hirsch (32,237) James A. Flight (37,622) William E. McCracken (30,195) James J. Napoli (32,361) Roger A. Heppermann (37,641) Richard M. La Barge (32,254) Richard A. Schnurr (30,890) David A. Gass (38,153) Michael F. Borun (25,447) Trevor B. Joike (25,542) Anthony Nimmo (30,920) Li-Hsien Rin-Laures, M.D. (33,547) Gregory C. Mayer (38,238) Douglass C. Hochstetler (33,710) James F. Goedken (44,715) Carl E. Moore, Jr. (26,487) Christine A. Dudzik (31,245) Send correspondence to: MR. JAMES F. GOEDKEN FIRM NAME PHONE NO. **STREET** CITY & STATE ZIP CODE Marshall, O'Toole, Gerstein, 6300 Sears Tower Murray & Borun 312-474-6300 233 South Wacker Drive Chicago, Illinois 60606-6402 Full Name of First or Sole Inventor Citizenship United States of America James Tuchler Post Office Address - Street Residence Address - Street 2983 Techny Road 2983 Techny Road City (Zip) City (Zip) Northbrook (60062) Northbrook (60062) State or Country State or Country Illinois Illinois Date Signature 200 i Ø Ø Second Joint Inventor, if any Citizenship Andrew Crowe United States of America Residence Address - Street Post Office Address - Street 712 Stacie Ct. 712 Stacie Ct. City (Zip) City (Zip) Naperville (60563) Naperville (60563) State or Country State or Country Illinois Illinois Date Signature MAY 29, 2001 \boxtimes Third Joint Inventor, if any Citizenship Residence Address - Street Post Office Address - Street City (Zip) City (Zip) State or Country State or Country Date Signature Ø Citizenship Fourth Joint Inventor, if any Residence Address - Street Post Office Address - Street City (Zip) City (Zip) State or Country State or Country Date Signature \boxtimes \boxtimes